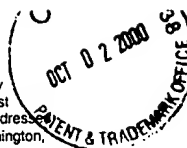


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.



PATENT

Paper No. 2

Our File No. Carr-P1-00

Date: 26 Sept 2000

Signed: Peter K. Trzyna
Peter K. Trzyna (Reg. No. 22801)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors : Philip Carragher, Steven Earl Webster
Serial No. : 09/604,696
Filed : June 26, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING
Group Art Unit : 2781
Examiner :

Assistant Commissioner of Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office. Submitted herewith are patents, publications, and other information of which the inventor is aware to help make this information of record.

I. COMMENT ON THE ENCLOSED PRIOR ART

The section of the patent application subtitled "Background of the Invention" identifies material believed to be material to, or of interest in, the examination of the application and provides a concise explanation of the material. This information Disclosure Statement also transmits copies of patents identified in that subsection of the patent application titled "Description of Related Art," along with other information which the undersigned respectfully requests the Examiner to consider in the examination of the application. If copies of the other materials cited in the "Background of the Invention" can be readily obtained by the Applicant, they will also be transmitted to the Patent and Trademark

PETER K. TRZYNA
P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Office. The Examiner is also requested to initial as indicated in the attached Form PTO-1449 if a citation is considered and draw a line through a citation not considered, and include a copy of Form PTO-1449 with the next communication to counsel for the Applicant. Enclosed is a copy of every patent uncovered in a search conducted as specified in the Petition to Make Special that is enclosed herewith.

While the Information Disclosure Statement and the patents, publications, and other information provided hereby may be "material" pursuant to 37 C.F.R. §§ 1.56, it is not intended that these constitute an admission of "prior art" for this invention unless expressly designated as such. Although a search has been made of United States patents, and the inventor has added other information in the specification, this Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. §§ 1.56, exists.

II. FEE

The present Information Disclosure statement is being filed prior to the receipt of a first Official Action reflecting an examination on the merits and hence is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

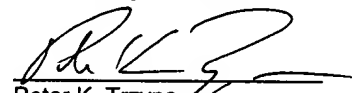
III. SIGNATURE

The patent attorney signs below based on information from the inventor's and the attorney's file.

Date: 26 Sept 2000

P.O. Box 7131
Chicago, IL 60680-7131
(312) 240-0824

Respectfully submitted,


Peter K. Trzyna
(Reg. No. 32,601)